

Form COD

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Bankruptcy Case No.: 17-22525-GLT
Chapter: 13

James F. Palma
Bernadette Palma
Debtor(s)

**ORDER DIRECTING FURTHER ACTION IN RESPONSE TO CHAPTER 13
TRUSTEE'S CERTIFICATE OF DEFAULT REQUESTING DISMISSAL**

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and is in material default under the plan,

IT IS HEREBY ORDERED that, on or before **twenty-one (21) days from the date of this Order**, Debtor(s) must file (1) *Documentary Proof of Payment* according to the accompanying *Instructions*, (2) a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes (a) an explanation of Debtor(s)' failure to comply with the current plan payment and/or (b) a statement setting forth why the Debtor(s) disputes the *Certificate of Default*.

IT IS FURTHER ORDERED that to the extent the Debtor(s) does not contest that the Debtor(s) is in default of the current plan, the Debtor(s) shall file **one** of the following within twenty-one (21) days of the date of this Order to avoid dismissal of the instant bankruptcy case:

A. a *Notice of Proposal to Cure Plan Defaults* in a form that substantially complies with the form available on Judge Taddonio's 'Forms' webpage (and which can be directly accessed at <https://www.pawb.uscourts.gov/sites/default/files/forms/GLT-form-ch13-4.pdf>). Said Notice shall include a date and time for the Conciliation Conference on the proposed cure selected from a date listed on the Trustee's Website, which date shall be no less than 30 and no more than 60 days after the date of the Notice;

OR

B. a *Notice of Proposed Modification to Plan* (in a form which substantially complies with the form found on Judge Taddonio's 'Forms' webpage and can be directly accessed at <https://www.pawb.uscourts.gov/sites/default/files/forms/GLT-form-ch13-5.pdf>) and an *Amended Plan*. (in accordance with the provisions of the *Chapter 13 Initial Case Management Order*) to the extent the Debtor(s) assert they can confirm and perform an *Amended Plan* to remain in Chapter 13. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) defaults on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing;

OR

C. a *Stipulated Order Modifying Plan* in a form that substantially complies with the form available on Judge Taddonio's 'Forms' webpage (and which can be directly access at <https://www.pawb.uscourts.gov/sites/default/files/forms/GLT-form-ch13-3.pdf>), and filed in accordance with the procedures as set forth in the *Chapter 13 Initial Case Management Order* regarding Stipulated Orders Modifying Plans.

Provided the Debtor(s) files a *Notice of Proposal to Cure Plan Defaults* or a *Notice of Proposed Modification to Plan* and *Amended Plan* the matter will follow the Court's standard conciliation/confirmation process as set forth in the *Chapter 13 Initial Case Management Order*.

Dated: January 13, 2022

Gregory L. Taddonio
United States Bankruptcy Judge

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment. The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee
P.O. Box 84051
Chicago, IL 60689

In re:
James F. Palma
Bernadette Palma
Debtors

Case No. 17-22525-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 13, 2022

User: hthu
Form ID: pdf900

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Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ James F. Palma, Bernadette Palma, 401 Brierly Lane, Pittsburgh, PA 15236-4223
cr	+ SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
14658637	ALLEGHENY COUNTY, C/O TREASURER, RM 108 COURTHOUSE, Pittsburgh, PA 15219
14658641	+ BENEFICIAL, PO BOX 1099, Langhorne, PA 19047-6099
14646916	+ BENEFICIAL, C/O MACABE WEISBERG & CONWAY, STE 1400, 123 SOUTH BROAD STREET, Philadelphia, PA 19109-1060
14646915	BENEFICIAL, PO BOX 4153K, Carol Stream, IL 60197-4153
14658642	BORO OF PLEASENT HILLS, Attn: Fred Jug, c/o Lisa Burkhart, 1109 Grant Bldg, 310 Grant Street, Pittsburgh, PA 15219
14661467	+ Beneficial Consumer Discount Company (See 410), c/o HSBC Mortgage Services, Inc., P.O. Box 21188, Eagan, Minnesota 55121-0188
14658646	CITIFINANCIAL, C/O CARE DEPT, Fort Mill, SC 29715
14658647	+ CONCORD SERVICES CORP, 4150 DRINKWATER BLVD, STE 200, Scottsdale, AZ 85251-3643
15293220	+ Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14658657	+ JEFFERSON HILLS BOROUGH, c/o Tax Collector, PO Box 10931, Pittsburgh, PA 15236-0931
14711058	+ LSF10 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500
14658659	+ NASCO ROOFING & CONSTRUCTION, 1900 MCCARTNEY ROAD, Youngstown, OH 44505-5033
14693685	+ NCB Management Services, Inc., One Allied Drive, Trevese, PA 19053-6945
14719936	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14658660	+ WEST JEFFERSON HILLS SD, c/o Tax Collector, PO Box 10931, Pittsburgh, PA 15236-0931

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 13 2022 18:42:52	Capital One Auto Finance, a division of Capital On, c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016, UNITED STATES 75016-5028
cr	+ Email/Text: ebnjts@grblaw.com	Jan 13 2022 18:36:00	County of Allegheny, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: ebnpeoples@grblaw.com	Jan 13 2022 18:36:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14653786	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 13 2022 18:42:52	AIS Portfolio Services, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14655084	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jan 13 2022 18:36:00	AmeriCredit Financial Services, Inc., dba GM Finan, P O Box 183853, Arlington, TX 76096-3853
14650692	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jan 13 2022 18:36:00	Americredit Financial Services, Inc. dba GM

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Case Number	Communication Type	Recipient Email/Phone	Date/Time	Entity/Address
14646915	Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Financ, P O Box 183853, Arlington, TX 76096-3853	Jan 13 2022 18:36:00	BENEFICIAL, PO BOX 4153K, Carol Stream, IL 60197-4153
14661467	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Beneficial Consumer Discount Company (See 410), c/o HSBC Mortgage Services, Inc., P.O. Box 21188, Eagan, Minnesota 55121-0188	Jan 13 2022 18:36:00	
14658643	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	CAPITAL ONE, PO BOX 71083, Charlotte, NC 28272-1083	Jan 13 2022 18:42:52	
14658644	+ Email/PDF: acg.coaf.ebn@aisinfo.com	CAPITAL ONE AUTO FINANCE, PO BOX 60511, City of Industry, CA 91716-0511	Jan 13 2022 18:42:54	
14658645	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	CAPITAL ONE BANK, PO BOX 85619, Richmond, VA 23285-5619	Jan 13 2022 18:42:43	
14658648	Email/Text: ebnotifications@creditacceptance.com	CREDIT ACCEPTANCE CORPORATION, 25505 WEST TWELVE MILE RD, Southfield, MI 48034	Jan 13 2022 18:36:00	
14658650	+ Email/Text: Banko@frontlineas.com	CREDIT ONE BANK, C/O FRONTLINE ASSET STRATEGIES, 2700 SNELLING AVE, STE 250, Saint Paul, MN 55113-1783	Jan 13 2022 18:37:00	
14658649	Email/PDF: creditonebnotifications@resurgent.com	CREDIT ONE BANK, PO BOX 60500, City Of Industry, CA 91716-0500	Jan 13 2022 18:42:43	
14658651	+ Email/PDF: creditonebnotifications@resurgent.com	CREDIT ONE BANK, PO BOX 98873, Las Vegas, NV 89193-8873	Jan 13 2022 18:43:03	
14691900	+ Email/Text: ebnjts@grblaw.com	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101	Jan 13 2022 18:36:00	
14658652	+ Email/Text: bankruptcy@diamondresorts.com	Diamond Resorts International, 10600 W. Charleston Blvd, Las Vegas, NV 89135-1260	Jan 13 2022 18:36:00	
14727781	+ Email/Text: kbarkley@bernsteinlaw.com	Duquesne Light Company, c/o Allison L. Carr,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945	Jan 13 2022 18:36:00	
14658653	+ Email/Text: bankruptcydpt@mcmcg.com	FINGERHUT, C/O MIDLAND CREDIT MANAGEMENT, PO BOX 60578, Los Angeles, CA 90060-0578	Jan 13 2022 18:36:00	
14658654	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	GM FINANCIAL, PO BOX 78143, Phoenix, AZ 85062-8143	Jan 13 2022 18:36:00	
14658655	+ Email/Text: sbse.cio.bnc.mail@irs.gov	IRS, SPECIAL PROCEDURES BRANCH, 1000 Liberty Ave, Room 727, Pittsburgh, PA 15222-4107	Jan 13 2022 18:36:00	
14658656	+ Email/PDF: gecsed@recoverycorp.com	JC PENNEY, C/O SYCHRONY BANK, PO BOX 960090, ORLANDO, FL 32896-0090	Jan 13 2022 18:42:42	
14699482	Email/PDF: resurgentbnotifications@resurgent.com	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587	Jan 13 2022 18:43:04	
14658658	+ Email/PDF: MerrickBKNotifications@Resurgent.com	MERRICK BANK, PO BOX 660702, Dallas, TX 75266-0702	Jan 13 2022 18:42:42	
14699607	Email/PDF: MerrickBKNotifications@Resurgent.com	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368	Jan 13 2022 18:43:01	
14702438	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541	Jan 13 2022 18:43:03	
14647867	+ Email/PDF: rmscedi@recoverycorp.com	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021	Jan 13 2022 18:43:03	

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TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BENEFICIAL CONSUMER DISCOUNT COMPANY
cr		Duquesne Light Company
cr		LSF10 Master Participation Trust, by Caliber Home
cr		Legacy Mortgage Asset Trust 2020-GS5
cr	*+	AmeriCredit Financial Services, Inc., dba GM Finan, P O Box 183853, Arlington, TX 76096-3853
cr	*+	LSF10 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14658639	*+	BENEFICIAL, C/O MACABE WEISBERG & CONWAY, STE 1400, 123 SOUTH BROAD STREET, Philadelphia, PA 19109-1060
14658638	*	BENEFICIAL, PO BOX 4153K, Carol Stream, IL 60197-4153
14705339	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14658640	##	BENEFICIAL, PO BOX 1231, Brandon, FL 33509-1231

TOTAL: 4 Undeliverable, 6 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 15, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2022 at the address(es) listed below:

Name	Email Address
Andrew K. Stutzman	on behalf of Defendant Beneficial Consumer Discount Company astutzman@stradley.com
Celine P. DerKrikorian	on behalf of Creditor BENEFICIAL CONSUMER DISCOUNT COMPANY ecfmail@mwc-law.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS5 mmiksich@kmlawgroup.com
Marisa Myers Cohen	on behalf of Creditor BENEFICIAL CONSUMER DISCOUNT COMPANY ecfmail@ecf.courtdrive.com mcohen@mwc-law.com
Marisa Myers Cohen	on behalf of Creditor LSF10 Master Participation Trust by Caliber Home Loans, Inc., solely in its capacity as servicer ecfmail@ecf.courtdrive.com, mcohen@mwc-law.com
Michelle Badolato	on behalf of Defendant Beneficial Consumer Discount Company mbadolato@stradley.com bfecker@stradley.com

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Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Russell A. Burdelski

on behalf of Debtor James F. Palma Russ@BurdelskiLaw.com russ.burdelski@gmail.com

Russell A. Burdelski

on behalf of Joint Debtor Bernadette Palma Russ@BurdelskiLaw.com russ.burdelski@gmail.com

Russell A. Burdelski

on behalf of Plaintiff Bernadette Palma Russ@BurdelskiLaw.com russ.burdelski@gmail.com

Russell A. Burdelski

on behalf of Plaintiff James F. Palma Russ@BurdelskiLaw.com russ.burdelski@gmail.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

Sindi Mncina

on behalf of Creditor LSF10 Master Participation Trust smncina@rascrane.com

TOTAL: 16